

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John Daniel Wolfe  
Carol Denise Wolfe  
Debtors

Case No. 15-04164-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: KADavis  
Form ID: 309A

Page 1 of 3  
Total Noticed: 48

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db/jdb  
aty +John Daniel Wolfe, Carol Denise Wolfe, 6 Valley Run Circle, Hanover, PA 17331-9269  
+Danielle Boyle-Ebersole, Hladik, Onorato & Federman, LLP, 298 Wissahickon Avenue,  
North Wales, PA 19454-4156  
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
aty +William E. Craig, Morton & Craig LLC, 110 Marter Avenue, Suite 301,  
Moorestown, NJ 08057-3125  
tr +Steven M. Carr (Trustee), Ream Carr Markey Woloshin & Hunter LLP, 119 East Market Street,  
York, PA 17401-1221  
cr +Americredit Financial Services, Inc dba GM Financi, 4000 Embarcadero Dr.,  
Arlington, TX 76014-4101  
cr ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,  
Southfield, MI 48034)  
4734253 +ACE CASH EXPRESS, Williamson and Brown, LLC, 4691 Clifton Pkwy, Hamburg, NY 14075-3201  
4741371 +AmeriCredit Financial Services, Inc. dba GM Financ, 4000 Embarcadero Dr.,  
Arlington, Texas 76014-4101  
4701750 Bank of America, N.A., Payment Processing, P O Box 660833, Dallas, TX 75266-0833  
4701752 +Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011-6943  
4701754 +Carrie A. Brown, Esquire, 120 Corporate Blvd., Norfolk, VA 23502-4952  
4702559 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331  
4701755 +Credit Acceptance, P O Box 5070, Southfield, MI 48086-5070  
4744788 +Porania LLC, c/o Biltmore Asset Management, 24500 Center Ridge Rd Ste 472,  
Westlake, OH 44145-5605  
4701765 ++SCANA AND SUBSIDIARIES, 220 OPERATION WAY, MAIL CODE C 222, CAYCE SC 29033-3701  
(address filed with court: S C Electric & gas, P O Box 100255, Columbia, SC 29202)  
4960194 +The Bank of New York Mellon as Trustee, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284  
4960195 +The Bank of New York Mellon as Trustee, Serviced by Select Portfolio Servicing,,  
3217 S. Decker Lake Dr., Salt Lake City, UT 84115, The Bank of New York Mellon as Trustee,  
84119-3284  
4724761 +York Hospital, 1001 S George St, York, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ephillips@larrywolf.com Mar 29 2019 18:47:50 Larry W. Wolf, 215 Broadway,  
Hanover, PA 17331  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 29 2019 18:48:05 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
cr +EDI: BANKAMER.COM Mar 29 2019 22:53:00 BANK OF AMERICA, N.A., 2380 Performance Dr.,  
Richardson, TX 75082-4333  
cr +E-mail/Text: bankruptcy.bnc@ditech.com Mar 29 2019 18:47:59 Ditech Financial LLC,  
PO BOX 6154, RAPID CITY, SD 57709-6154  
4725210 EDI: PHINAMERI.COM Mar 29 2019 22:53:00 Americredit Financial Services, Inc.,  
PO Box 183853, Arlington TX 76096  
4707088 EDI: AIS.COM Mar 29 2019 22:53:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
4726643 EDI: AIS.COM Mar 29 2019 22:53:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
4701749 +E-mail/Text: rperez@arcadiarecovery.com Mar 29 2019 18:48:09 Arcadia Recovery Bureau,  
645 Penn Street, Reading, PA 19601-3543  
4701751 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Mar 29 2019 18:48:20  
Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340  
4701756 +EDI: RCSFNBMARIN.COM Mar 29 2019 22:53:00 Credit One Bank, P O Box 98873,  
Las Vegas, NV 89193-8873  
4701757 +EDI: DVTM.COM Mar 29 2019 22:53:00 Drivetime, 7300 E. Hampton Avenue, Suite 101,  
Mesa, AZ 85209-3324  
4701758 +EDI: AMINFOFP.COM Mar 29 2019 22:53:00 First Premier Bank, 601 Minnesota Avenue,  
Sioux Falls, SD 57104-4868  
4701759 +EDI: PHINAMERI.COM Mar 29 2019 22:53:00 GM Financial, P O Box 181145,  
Arlington, TX 76096-1145  
4762379 +EDI: IRS.COM Mar 29 2019 22:53:00 Internal Revenue Service, P O BOX 7346,  
Philadelphia PA 19101-7346  
4744227 EDI: JEFFERSONCAP.COM Mar 29 2019 22:53:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617  
4701760 +EDI: RESURGENT.COM Mar 29 2019 22:53:00 LVNV Funding LLC, P O Box 10497,  
Greenville, SC 29603-0497  
4743943 EDI: RESURGENT.COM Mar 29 2019 22:53:00 LVNV Funding, LLC its successors and assigns as,  
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4701762 +EDI: MID8.COM Mar 29 2019 22:53:00 Midland Funding, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4701763 +E-mail/Text: Bankruptcies@nragroup.com Mar 29 2019 18:48:19 National Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036

4701764 EDI: PRA.COM Mar 29 2019 22:53:00 Portfolio Recovery Associates, 120 Corporate Blvd.,  
Suite 100, Norfolk, VA 23502

4720068 EDI: PRA.COM Mar 29 2019 22:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

4705752 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 29 2019 18:48:03  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946

4701766 +EDI: RMSC.COM Mar 29 2019 22:53:00 Synchrony Bank/Care Credit, C/O P O Box 965036,  
Orlando, FL 32896-0001

4748049 +EDI: BANKAMER.COM Mar 29 2019 22:53:00 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO,  
Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785

4874933 E-mail/Text: bankruptcy.bnc@ditech.com Mar 29 2019 18:47:59 The Bank of New York Mellon,  
c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154

4874934 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 29 2019 18:47:59 The Bank of New York Mellon,  
c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154,  
The Bank of New York Mellon, c/o Ditech Financial LLC 57709-6154

4701767 +EDI: VERIZONCOMB.COM Mar 29 2019 22:53:00 Verizon Wireless, 5000 Britton Pky.,  
Hilliard, OH 43026-9445

4747716 +EDI: WFFC.COM Mar 29 2019 22:53:00 Wells Fargo Bank, N.A., PO Box 5058 MAC P6053-021,  
Portland, OR 97208-5058

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4728821 Credit Acceptance Corporation 25505 West 12 Mile Ro

4707319 Met-Ed - 2800 Pottsville Pike, Reading, PA 19605

4701753\* +Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, Camp Hill, PA 17011-6943

4701761\* +LVNV Funding, LLC, P O Box 10497, Greenville, SC 29603-0497

cr ###SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412

4729423 ##+Porania LLC, P. O. Box 11405, Memphis TN 38111-0405

TOTALS: 2, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2019 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...  
debersole@hoflawgroup.com, pfranz@hoflawgroup.com

Joshua I Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com

Larry W. Wolf on behalf of Debtor 1 John Daniel Wolfe ephillips@larrywwolf.com

Larry W. Wolf on behalf of Debtor 2 Carol Denise Wolfe ephillips@larrywwolf.com

Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com

Thomas I Puleo on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

William E. Craig on behalf of Creditor Credit Acceptance Corporation ecmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

William E. Craig on behalf of Creditor Americredit Financial Services, Inc dba GM Financial  
ecmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

District/off: 0314-1

User: KADavis  
Form ID: 309A

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Total Noticed: 48

Date Rcvd: Mar 29, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 9

**Information to identify the case:**

Debtor 1	<b>John Daniel Wolfe</b>	Social Security number or ITIN	<b>xxx-xx-2323</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Carol Denise Wolfe</b>	Social Security number or ITIN	<b>xxx-xx-4682</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Middle District of Pennsylvania</b>	Date case filed in chapter	<b>13 9/28/15</b>
Case number:	<b>1:15-bk-04164-HWV</b>	Date case converted to chapter	<b>7 3/21/19</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John Daniel Wolfe	Carol Denise Wolfe
2. All other names used in the last 8 years		
3. Address	6 Valley Run Circle Hanover, PA 17331	6 Valley Run Circle Hanover, PA 17331
4. Debtor's attorney Name and address	Larry W. Wolf 215 Broadway Hanover, PA 17331	Contact phone 717 632-0067 Email: <a href="mailto:ephillips@larrywolf.com">ephillips@larrywolf.com</a>
5. Bankruptcy trustee Name and address	Steven M. Carr (Trustee) Ream Carr Markey Woloshin & Hunter LLP 119 East Market Street York, PA 17401	Contact phone 717 843-8968 Email: <a href="mailto:carrtrustee@yahoo.com">carrtrustee@yahoo.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone (717) 901-2800  Date: 3/29/19
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 1, 2019 at 02:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 6/30/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	